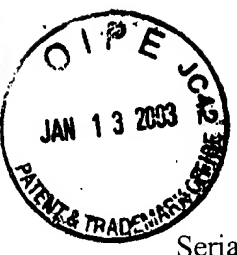


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01-28-03



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/932,373

Group Art Unit: 2152

Filing Date: August 17, 2001

Applicant: Anderson et al.

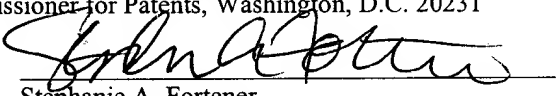
Entitled: SYSTEM FOR ON-LINE FINANCIAL SERVICES USING
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Technology Center 2100

Commissioner for Patents
Washington, D.C. 20231

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| <p>CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)</p> <p>Date of Deposit: 01/09/2003</p> <p>I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231</p> <p> Stephanie A. Fortener</p> |
|---|

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

As authorized and encouraged under 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b), Applicant(s) submits herewith certain supplemental patent references, publications and/or other information which the Patent and Trademark Office may wish to consider in examining the above-identified patent application. The references and information are listed below and on attached form PTO-1449.

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A copy of each document is included for the express purpose of providing the Patent and Trademark Office with ample opportunity to evaluate the same and arrive at an independent assessment of the materiality of each, if any, to the examination of the above-identified application.

In reviewing the enclosed copies of the above documents, the Examiner is instructed to ignore any underscoring or highlighting which may have been done because such markings may or may not have any relationship to the subject matter of the above-identified application. The copies being submitted with this Information Disclosure Statement are the best copies available at this time.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicant(s) submit this statement in accordance with their duty of disclosure under 37 C.F.R. §1.56. This statement is filed in accordance with 37 C.F.R. 1.97(c), after the mailing date of a first Office Action on the merits, but before the mailing date of either a final action or a Notice of Allowance.

Applicant(s) respectfully requests that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

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FORM PTO-1449 TO BE FILED WITH
INFORMATION DISCLOSURE STATEMENT

U.S. Department of Commerce
Patent and Trademark Office

Atty. Docket No. BLO1134-006D Serial No. 09/932,373

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INFORMATION
DISCLOSURE STATEMENT
BY APPLICANTS

Anderson et al.
Applicant

August 17, 2001
Filing Date

2152
Group Art Unit

Technology Center 2100

Examiner's name

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| Examiner | Date Considered |
|----------|-----------------|

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law since, for example, a given document may have a later effective date than at first seems apparent or the document may have an effective date which can be antedated. The "prior art" status of any document is a matter to be resolved during prosecution.